

# SECURE ELECTRONIC PAYMENT MESSAGING SYSTEM WITH RECONCILABLE FINALITY

## Abstract of the Disclosure

[0169] A transfer network system for providing communications between commercial buyers and suppliers and their respective banks is provided. Client systems in communication with the transfer network system operate under a secure legal and technical regime in order to provide an architecture that supports the exchange of messages to conduct commerce. This commerce may include instructions related to the transfer of funds directly from an account of the buyer to the supplier. Because of the secure legal and technical framework, this financial transaction can be conducted in real-time and finalized in real-time without the need for delay or the use of clearinghouse to settle the transaction.

## PATENT

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